Amica Mutual Insurance Company   PITTSBURGH REGIONAL OFFICE
Amica Life Insurance Company   1500 Corporate Drive, Suite 250
Amica General Agency, Inc.   Canonsburg, Pennsylvania 15317-8574

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Toll Free: 888-67-AMICA (888-672-6422)
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May 7, 2003

Anthony M. Palise, CPCU
Giordano Associates, Inc.
71 High St.
East Haven, CT 06512

Our File No.: F30200301216
Our Insured: Jonathan Borden and
Amy Borden
Date of Loss: February 16, 2003

Dear Mr. Palise:

This will confirm our discussions at the April 15, 2003 meeting.

We agreed there were items that did not dry clean or launder appropriately. You agreed to include these items in your contents inventory. We also agreed there were items that did clean.

We look forward to your completed contents inventory as well as the Additional Living Expense receipts for the hotel and meal expenses incurred prior to the house rental.

The basement remains in the same condition following the loss. You stated that we will not be responsible for mold or other damage in the basement as a result of it remaining in its current condition.
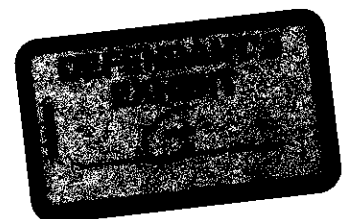
At our meeting, it was our conclusion the large variation and the estimated damage would be most expeditiously resolved through Appraisal. As we indicated, we would be demanding appraisal.

I have enclosed a copy of our May 2, 2003 letter to our insureds indicating we are proceeding with the Appraisal.

I look forward to hearing from you.

Very truly yours,

David J. Bennett, CPCU, AIC
Amica Mutual Insurance Company
Branch Manager

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AppraisalAnthony M. Palise, CPCU
Giordano Associates, Inc.
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Enclosure

Cc: Dr. Jonathan Borden and
     Mrs. Amy Borden
     4838 Wolf Road
     Erie, PA 16505

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